

EXHIBIT B



PO BOX 26314
LEHIGH VALLEY PA 18002-6314
Monday-Friday 8:00 am-9:00 pm ET
1-800-285-6520

NCI Acct #: 14040129950
Current Creditor Name: BSSLT 2007-SV1 S/S
Current Creditor Loan #: 3848
Borrower Name: ROSENDO TORRES
Loan Balance due as of 10/30/2014, \$42,197.71

10/30/2014

Property Address:
2027 S 11th Ave
Maywood, IL 60153

SETTLEMENT OFFER
Save \$35,868.06!



Dear ROSENDO TORRES:

Are you having trouble paying your mortgage? Nationwide Credit, Inc. now offers a program that allows customers to settle their account for less than the total amount due! In your case, the total balance of \$42,197.71 can be settled for ONLY \$6,329.65! If you participate in this program, you will no longer be obligated to pay the remaining balance on your account. This program and your settlement amount can only be guaranteed for a limited time, so please accept the settlement offer at your earliest convenience.

To accept this offer, simply make your settlement payment by mailing it with the voucher at the bottom of this page. Alternatively, you can participate in the program by making the settlement payment using any of the options listed below.

Overnight Mail

Nationwide Credit, Inc.
1874 Catasauqua Road
Box 214
Allentown, PA 18109

Regular Mail

Nationwide Credit, Inc.
PO Box 26314
Lehigh Valley PA 18002

Bankwire

ABA#: 121000248
Acct #: 4612
Wells Fargo
1000 Louisiana St.
Houston, TX 77002

Online

PayNow.SolveMyDebt.Com
Acct #: 14040129950
User ID: 547453

Western Union

NCI
Code City: Money
Code State: GA

If you are unable to take advantage of this settlement opportunity, please contact us by 11/28/2014 to discuss other payment options – we have other attractive programs as well. When you call our toll free number 1-800-285-6520, please let the agent know you received this letter so they can discuss all of your options with you. Also, be sure to reference your NCI account number (14040129950) on any payments or correspondence.

Please note that the IRS may require that a Form 1099-C be filed for any cancelled debt of \$600.00 or more. Please consult your tax advisor for any tax related questions or concerns.

To expedite correspondence that does not include a payment, please send it to: "Attn: Home Mortgage Consultant."

If you have any questions in regards to this settlement, please contact us at 1-800-285-6520.

Sincerely,

Nationwide Credit, Inc.

This communication is an attempt to collect a debt by a debt collector or consumer collection agency and any information obtained will be used for that purpose.

M85

080113/081914

*** Please See Reverse Side of This Letter for Important Consumer Information ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window.

PERSONAL AND CONFIDENTIAL
PO BOX 26315
LEHIGH VALLEY PA 18002-6315

01047



024/M85/322/10/30/2014

| | |
|------------------|-------------|
| NCI ACCOUNT NO: | 14040129950 |
| BALANCE DUE: | \$42,197.71 |
| AMOUNT ENCLOSED: | \$ |

Change of address: Print New Address on Back

REMIT TO:



NATIONWIDE CREDIT, INC.

PO Box 26314
Lehigh Valley PA 18002-6314



51851-31A5**AUTO**SCH 3-DIGIT 601
Rosendo Torres

THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR OR CONSUMER
COLLECTION AGENCY AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Case: 1:15-cv-01546 Document #: 1-2 Filed: 02/19/15 Page 3 of 3 PageID #:13

NOTE CHANGES ONLY

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| FIRST NAME | | | | | | | | | | | MI | <input type="checkbox"/> | | | | | | |
| LAST NAME | | | | | | | | | | | | | | | | | | |
| ADDRESS | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | |
| CITY | | | | | | | | | | | HOME PHONE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | |
| STATE | <input type="checkbox"/> | ZIP | <input type="checkbox"/> | WORK PHONE | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |